

State:	District of Columbia	Filing Company:	Globe Life and Accident Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
Product Name:	2013 Globe Group Associaton Standardized Medicare Supplement Rate Filing		
Project Name/Number:	2013 Annual Rate Filing/2013DCGGRMSP		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		2013 GGRMSP Rate Page(s)	GGRMSP06 with Certificates A, B, C and F	Other	Previous State Filing Number:	AMLC-127918981	2013 DC GGRMSP Rate Page.pdf
					Rate Action Other Explanation:	0.0%	

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICY FORM GGRMSP10

CERTIFICATES

GGRMSAC10 (PLAN A), GGRMSBC10 (PLAN B)
GGRMSCC10 (PLAN C), GGRMSFC10 (PLAN F)

2013 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates
For Policies Issued with Attained Age Rates

Annual Premium rates - Male or Female

Attained Age	PLAN A		PLAN B		PLAN C		PLAN F	
	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
65	\$818	\$818	\$1,256	\$1,256	\$1,441	\$1,441	\$1,453	\$1,453
66	\$881	\$881	\$1,321	\$1,321	\$1,505	\$1,505	\$1,518	\$1,518
67	\$938	\$938	\$1,386	\$1,386	\$1,569	\$1,569	\$1,583	\$1,583
68	\$990	\$990	\$1,450	\$1,450	\$1,635	\$1,635	\$1,647	\$1,647
69	\$1,038	\$1,038	\$1,514	\$1,514	\$1,699	\$1,699	\$1,713	\$1,713
70	\$1,092	\$1,092	\$1,580	\$1,580	\$1,764	\$1,764	\$1,778	\$1,778
71	\$1,116	\$1,116	\$1,644	\$1,644	\$1,828	\$1,828	\$1,842	\$1,842
72	\$1,124	\$1,124	\$1,709	\$1,709	\$1,893	\$1,893	\$1,907	\$1,907
73	\$1,138	\$1,138	\$1,750	\$1,750	\$1,958	\$1,958	\$1,971	\$1,971
74	\$1,148	\$1,148	\$1,776	\$1,776	\$2,022	\$2,022	\$2,037	\$2,037
75	\$1,164	\$1,164	\$1,807	\$1,807	\$2,082	\$2,082	\$2,100	\$2,100
76	\$1,169	\$1,169	\$1,825	\$1,825	\$2,113	\$2,113	\$2,132	\$2,132
77	\$1,169	\$1,169	\$1,825	\$1,825	\$2,134	\$2,134	\$2,153	\$2,153
78	\$1,169	\$1,169	\$1,825	\$1,825	\$2,155	\$2,155	\$2,176	\$2,176
79	\$1,169	\$1,169	\$1,825	\$1,825	\$2,176	\$2,176	\$2,196	\$2,196
80 & Over	\$1,169	\$1,169	\$1,825	\$1,825	\$2,197	\$2,197	\$2,217	\$2,217

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code J84 PLAN A
 Plan Code J85 PLAN B
 Plan Code J86 PLAN C
 Plan Code J87 PLAN F

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:	Please see filing description in SERFF		

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	Not Applicable there is no third party		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
2013 GGRMSP Actuarial Memorandum .pdf			

		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	Not applicable as this is a rate only filing		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	Not Applicable this filing is for Medicare Supplement policies		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	Not Applicable this filing is for Medicare Supplement policies		

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Not applicable as these are medicare supplement		

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		Item Status:	Status Date:
Satisfied - Item:	2013 GGRMSP Supporting documents		
Comments:	Please see attached		
Attachment(s):			
2013 DC GGRMSP Rate Filing Summary Page.pdf			
2013 GGRMSP Actuarial Memorandum .pdf			
2013 DC Rate History.pdf			
2013 Nationwide GGRMSP Experience.pdf			
2013 Nationwide GGRMSP Projection and Parameters.pdf			

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2013 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

This group policy supplements Medicare and provides benefits as follows:

PLAN*

	A	B	C	F	MC1	CATMS	MC48
Part A Coinsurance beginning with the 61st day	A	B	C	F			
100% of Hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits	A	B	C	F			
Part A Hospice cost sharing (2010 policy forms only)	A	B	C	F			
Blood Deductible (Parts A and B)	A	B	C	F			
Part B Coinsurance	A	B	C	F			
Part A Inpatient Hospital Deductible		B	C	F			
Skilled Nursing Facility Coinsurance			C	F			
Part B Calendar Year Deductible			C	F			
100% Part B Excess Expense				F			
Foreign Travel Emergency			C	F			

*Some of these plans are not available in your state. A list for your state is shown on the enclosed Rate Filing Summary. Certificates GGRMC1C and GGRCATMSC were only available in the state of Minnesota. Certificate GGRMC4810 is only available in the state of Wisconsin. The benefits of these certificates are described in the Minnesota and Wisconsin filings.

RENEWABILITY

Coverage under this group policy will continue for as long as premiums are paid or until it is terminated in accordance with the termination provisions contained in the policy. Upon termination, except for nonpayment of premium, the certificateholder is entitled to convert to an individual Medicare supplement policy.

MARKETING METHOD AND ELIGIBILITY

This is a group standardized Medicare supplement policy form marketed by direct response solicitation to persons eligible for Medicare.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

1997-Present

APPLICATION OF RATES

The schedule of proposed premium rates applies to policies issued in your state and is intended to be effective for calendar year 2013.

SCOPE AND REASON

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2013 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 75%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for Globe Life and Accident Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

1/25/13

Date

Peter G. Hendee

Peter G. Hendee, FSA, MAAA
Health Actuary

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma**

**POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48**

2013 Rate Filing Summary

DISTRICT OF COLUMBIA

January 16, 2013

ORIGINAL APPROVAL DATES	GGRMSP February 12, 1996 GGRMSP06 September 11, 2006 GGRMSP10 February 25, 2010		
PROPOSED AMOUNT OF RATE CHANGE	CERTIFICATE	AMOUNT	
	A	0.0%	
	B	0.0%	
	C	0.0%	
	F	0.0%	
PROPOSED EFFECTIVE DATE	April 1, 2013 or as soon thereafter as possible and allowed.		
APPLICATION OF RATES	In Force & New Business		
NUMBER OF POLICIES IN FORCE 3 rd QTR 2012	CERTIFICATE	DISTRICT OF COLUMBIA	NATIONWIDE
	A	0	42
	B	0	25
	C	0	31
	F	0	112
	MC1, CATMS MC48	0	0
	TOTAL	0	210

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10
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Part A Inpatient Hospital Deductible		B	C	F			
Skilled Nursing Facility Coinsurance			C	F			
Part B Calendar Year Deductible			C	F			
100% Part B Excess Expense				F			
Foreign Travel Emergency			C	F			

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1/25/13
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Peter G. Hendee
Peter G. Hendee, FSA, MAAA
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GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN

2013 RATE FILING

RATE HISTORY

STATE POLICY FORM NAME ORIGINAL APPROVAL DATE REVISED POLICY FORM NAME (If Applicable) APPROVAL DATE OF REVISED POLICY FORM REVISED POLICY FORM NAME (If Applicable) APPROVAL DATE OF MIPPA COMPLIANT REVISED POLICY FORM EFFECTIVE				D.C. GGRMSP 02/12/96 GGRMSP06 09/11/06 GGRMSP10 02/25/10	
Calendar Year	Date Approved	Amount Approved		Effective Date	
1997		All Plans	+ 0.0%	Not Applicable	
1998	09-08-98	Plan A	+ 5.6%	09-18-98	
		Plan B	+ 7.9%		
		Plan C	+ 15.0%		
		Plan F	+ 11.2%		
1999	04-21-99	Plan A	+ 19.9%	06-10-99	
		Plan B	+ 18.5%		
		Plan C	+ 13.4%		
		Plan F	+ 13.1%		
2000	02-04-00	Plan A	+ 9.0%	03-23-00	
		Plan B	+ 7.2%		
		Plan C	+ 6.9%		
		Plan F	+ 5.1%		
2001	07-19-01	Plan A	+ 10.5%	09-15-01	
		Plan B	+ 17.7%		
		Plan C	+ 8.5%		
		Plan F	+ 8.3%		
2002	05-14-02	All Plans	+ 0.0%	Not Applicable	
2003	06-02-03	Plan A	+ 19.1%	07-15-03	
		Plan B	+ 12.0%		
		Plan C	+ 12.1%		
		Plan F	+ 12.2%		
2004	01-07-04	Plan A	+ 0.9%	03-04-04	
		Plan B	- 0.5%		
		Plan C	- 1.4%		
		Plan F	- 1.4%		
2005	04-22-05	All Plans	0.0%	Not Applicable	
2006	04-24-06	All Plans	0.0%	Not Applicable	
2007	03-07-07	All Plans	4.0%	04-15-07	
2008	02-01-08	All Plans	4.0%	03-15-08	
2009	04-24-09	All Plans	0.0%	Not Applicable	
2010	01-12-10	Plan A	+ 0.0%	02-15-10	
		Plan B	+ 5.0%		
		Plan C	+ 5.0%		
		Plan F	+ 5.0%		
2010	02-25-10	All Plans	MIPPA Revised Policy Form & Rates		06-01-10
2011	03-03-11	All Plans	0.0%	Not Applicable	
2012	02-09-12	All Plans	0.0%	Not Applicable	

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma
POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES
2013 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	12,788	8,987	0.703
	TOTAL	12,788	8,987	0.703
1998-12	1997	36,744	31,595	0.860
	1998	34,329	22,313	0.650
	TOTAL	71,073	53,908	0.758
1999-12	1997	32,812	21,213	0.647
	1998	156,743	99,280	0.633
	1999	194,592	157,424	0.809
	TOTAL	384,147	277,917	0.723
2000-12	1997	29,456	13,950	0.474
	1998	140,320	112,524	0.802
	1999	306,797	233,583	0.761
	2000	41,406	30,662	0.741
	TOTAL	517,979	390,719	0.754
2001-12	1997	28,930	11,381	0.393
	1998	122,646	88,567	0.722
	1999	255,248	216,536	0.848
	2000	65,012	47,071	0.724
	2001	20,661	11,002	0.533
	TOTAL	492,497	374,557	0.761
2002-12	1997	29,386	16,820	0.572
	1998	120,938	89,615	0.741
	1999	235,856	158,973	0.674
	2000	56,383	31,625	0.561
	2001	35,374	20,300	0.574
	2002	14,508	6,120	0.422
	TOTAL	492,445	323,453	0.657
2003-12	1997	27,116	36,484	1.345
	1998	117,994	90,237	0.765
	1999	224,063	137,472	0.614
	2000	54,177	29,260	0.540
	2001	32,915	15,794	0.480
	2002	30,539	12,014	0.393
	2003	20,643	14,210	0.688
	TOTAL	507,447	335,471	0.661
2004-12	1997	24,556	26,687	1.087
	1998	104,011	80,643	0.775
	1999	216,140	153,803	0.712
	2000	49,660	31,301	0.630
	2001	28,787	10,711	0.372
	2002	28,297	13,489	0.477
	2003	33,739	27,597	0.818
	2004	10,797	3,222	0.298
	TOTAL	495,987	347,453	0.701

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma
POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES
2013 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2005-12	1997	20,280	13,906	0.686
	1998	95,762	90,287	0.943
	1999	209,317	158,917	0.759
	2000	47,721	32,939	0.690
	2001	27,200	25,470	0.936
	2002	27,823	11,079	0.398
	2003	33,027	25,833	0.782
	2004	18,952	6,042	0.319
	2005	5,689	4,470	0.786
	TOTAL	485,771	368,943	0.759
2006-12	1997	15,264	6,082	0.398
	1998	87,758	83,118	0.947
	1999	200,986	167,656	0.834
	2000	41,822	44,218	1.057
	2001	26,745	10,558	0.395
	2002	25,775	13,927	0.540
	2003	30,096	15,112	0.502
	2004	19,539	8,358	0.428
	2005	8,328	9,536	1.145
	2006	4,179	6,492	1.553
	TOTAL	460,492	365,057	0.793
2007-12	1997	13,049	10,267	0.787
	1998	78,597	50,189	0.639
	1999	184,802	134,687	0.729
	2000	39,634	37,865	0.955
	2001	26,734	7,710	0.288
	2002	24,138	9,860	0.408
	2003	27,091	8,993	0.332
	2004	20,263	8,988	0.444
	2005	9,216	6,810	0.739
	2006	6,497	2,498	0.384
	2007	62,497	38,235	0.612
	TOTAL	492,518	316,102	0.642
2008-12	1997	10,655	9,533	0.895
	1998	77,799	52,788	0.679
	1999	168,396	133,985	0.796
	2000	36,985	27,707	0.749
	2001	26,567	13,833	0.521
	2002	25,661	8,977	0.350
	2003	22,714	21,208	0.934
	2004	19,219	35,189	1.831
	2005	10,083	6,322	0.627
	2006	7,006	829	0.118
	2007	124,299	121,411	0.977
	2008	3,817	1,479	0.387
	TOTAL	533,201	433,261	0.813

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma
POLICY FORMS GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES
2013 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2009-12	1997	5,284	2,269	0.429
	1998	78,917	92,465	1.172
	1999	161,319	125,266	0.777
	2000	35,786	27,479	0.768
	2001	27,482	20,698	0.753
	2002	25,198	30,927	1.227
	2003	23,178	23,779	1.026
	2004	19,819	18,251	0.921
	2005	11,034	10,279	0.932
	2006	7,582	3,941	0.520
	2007	112,460	64,502	0.574
	2008	5,417	620	0.114
	2009	3,539	335	0.095
	TOTAL	517,015	420,811	0.814
2010-12	1997	4,299	2,840	0.661
	1998	74,008	50,571	0.683
	1999	141,657	88,895	0.628
	2000	34,296	16,033	0.467
	2001	27,121	18,923	0.698
	2002	23,318	21,786	0.934
	2003	21,710	28,315	1.304
	2004	18,996	11,165	0.588
	2005	11,560	6,354	0.550
	2006	8,284	1,451	0.175
	2007	99,446	65,809	0.662
	2008	5,992	1,330	0.222
	2009	4,093	517	0.126
	2010	2,008	1,358	0.676
	TOTAL	476,788	315,347	0.661
2011-12	1997	5,591	4,312	0.771
	1998	65,761	79,912	1.215
	1999	136,593	85,937	0.629
	2000	36,355	32,787	0.902
	2001	23,418	23,326	0.996
	2002	24,663	35,150	1.425
	2003	23,634	14,242	0.603
	2004	19,840	14,227	0.717
	2005	9,213	9,121	0.990
	2006	8,836	8,083	0.915
	2007	91,526	71,523	0.781
	2008	6,689	977	0.146
	2009	4,318	690	0.160
	2010	2,399	630	0.263
	TOTAL	458,836	380,917	0.830

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GROUP STANDARDIZED MEDICARE SUPPLEMENT POLICIES
2013 RATE FILING
NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-09	1997	2,958	1,241	0.420
	1998	49,146	85,129	1.732
	1999	97,851	65,034	0.665
	2000	26,427	20,146	0.762
	2001	15,571	10,169	0.653
	2002	18,065	20,966	1.161
	2003	17,177	8,776	0.511
	2004	15,624	5,576	0.357
	2005	7,230	6,743	0.933
	2006	7,313	1,450	0.198
	2007	64,757	39,932	0.617
	2008	4,724	183	0.039
	2009	3,381	339	0.100
	2010	1,896	184	0.097
	TOTAL	332,120	265,868	0.801
GRAND TOTAL		6,731,104	4,978,771	0.740

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2012-09

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06 / GGRMSP10
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2013 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 9-2012

Actual Experience To Date Plus Future Projected							
<u>Rate Increase Requested Included</u>				<u>Rate Increase Requested Not Included</u>			
Experience Mo-Year	Rate Increase*	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		12,788	8,987	0.703	12,788	8,987	0.703
12-1998		71,073	53,908	0.758	71,073	53,908	0.758
12-1999		384,147	277,917	0.723	384,147	277,917	0.723
12-2000		517,979	390,719	0.754	517,979	390,719	0.754
12-2001		492,497	374,557	0.761	492,497	374,557	0.761
12-2002		492,445	323,453	0.657	492,445	323,453	0.657
12-2003		507,447	335,471	0.661	507,447	335,471	0.661
12-2004		495,987	347,453	0.701	495,987	347,453	0.701
12-2005		485,771	368,943	0.759	485,771	368,943	0.759
12-2006		460,492	365,057	0.793	460,492	365,057	0.793
12-2007		492,518	316,102	0.642	492,518	316,102	0.642
12-2008		533,201	433,261	0.813	533,201	433,261	0.813
12-2009		517,015	420,811	0.814	517,015	420,811	0.814
12-2010		476,788	315,347	0.661	476,788	315,347	0.661
12-2011		458,836	380,917	0.830	458,836	380,917	0.830
12-2012		437,416	354,289	0.810	437,416	354,289	0.810
Total through 2012		6,836,400	5,067,192	0.741	6,836,400	5,067,192	0.741
12-2013	3.4%	396,938	332,069	0.837	386,932	332,069	0.858
12-2014	5.0%	360,867	302,144	0.837	351,764	302,144	0.859
12-2015	5.0%	324,514	271,918	0.838	316,323	271,918	0.860
12-2016	5.0%	290,402	243,730	0.839	283,068	243,730	0.861
12-2017	5.0%	258,326	217,182	0.841	251,797	217,182	0.863
12-2018	5.0%	228,541	192,380	0.842	222,762	192,380	0.864
12-2019	5.0%	201,304	169,675	0.843	196,211	169,675	0.865
12-2020	5.0%	176,383	148,683	0.843	171,919	148,683	0.865
12-2021	5.0%	153,492	129,459	0.843	149,606	129,459	0.865
12-2022	5.0%	132,319	111,699	0.844	128,967	111,699	0.866
12-2023	5.0%	112,847	95,338	0.845	109,988	95,338	0.867
12-2024	5.0%	95,188	80,607	0.847	92,774	80,607	0.869
12-2025	5.0%	79,203	67,170	0.848	77,193	67,170	0.870
12-2026	5.0%	65,104	55,298	0.849	63,450	55,298	0.872
12-2027	5.0%	52,982	45,113	0.851	51,634	45,113	0.874
12-2028	5.0%	42,596	36,327	0.853	41,510	36,327	0.875
12-2029	5.0%	33,814	28,881	0.854	32,951	28,881	0.876
12-2030	5.0%	26,522	22,688	0.855	25,844	22,688	0.878
12-2031	5.0%	20,480	17,574	0.858	19,955	17,574	0.881
12-2032	5.0%	15,322	13,197	0.861	14,929	13,197	0.884
12-2033	5.0%	10,969	9,482	0.864	10,687	9,482	0.887
12-2034	5.0%	7,822	6,779	0.867	7,620	6,779	0.890
12-2035	5.0%	5,612	4,864	0.867	5,467	4,864	0.890
12-2036	5.0%	3,925	3,390	0.864	3,823	3,390	0.887
12-2037	5.0%	2,647	2,274	0.859	2,578	2,274	0.882
12-2038	5.0%	1,719	1,467	0.853	1,675	1,467	0.876
12-2039	5.0%	1,073	911	0.849	1,045	911	0.872
12-2040	5.0%	628	531	0.846	612	531	0.869
12-2041	5.0%	228	192	0.843	222	192	0.865
12-2042	5.0%	49	41	0.831	48	41	0.853
12-2043	5.0%	17	14	0.824	17	14	0.845
12-2044	5.0%	3	3	0.819	3	3	0.839
12-2045	5.0%	0	0	0.000	0	0	0.000
12-2046	5.0%	0	0	0.000	0	0	0.000
Total 2013+		3,101,835	2,611,080	0.842	3,023,375	2,611,080	0.864
GRAND TOTAL		9,938,235	7,678,272	0.773	9,859,775	7,678,272	0.779

* For Plans A and B, rate increases are limited where necessary to maintain a 75% loss ratio.
Rate increases are assumed on 4/1/2013 then 1/1 for later years.

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2012 experience includes actual experience through 9-2012.

The information concerning accumulated and present values is provided strictly for informational purposes only.

Interest is not required in the calculation of the loss ratio in all states. See the Actuarial Memorandum for determination of premium rates.

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2013 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 09-2012

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2013 Rate Increase Average Requested</u>	<u>Years 2014+ Premium Trend⁽²⁾</u>
A	2.7%	5.0%
B	2.8%	5.0%
C	4.0%	5.0%
F	3.6%	5.0%
MC48 (Wisconsin)	4.0% (No Inforce Policies)	5.0%
Average of All Plans	3.5%	5.0%

⁽¹⁾ Rate increases are projected to be effective April 1 of 2013 then January 1 of each later year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.

For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.960
2	0.980
3+	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.